

**Information to identify the case:**

Debtor 1	<u>Michal J. Ghafoor</u>	Social Security number or ITIN	xxx-xx-0147
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20118-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michal J. Ghafoor

8/12/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728
14995479	+ Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769
14995480	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15618627	+ Cleanup Services, P.O. Box 380, North Lima, OH 44452-0380
14976292	+ East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549
14995481	+ East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259
14995482	+ Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801
14995483	+ Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710
14995488	+ Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place, Pittsburgh, PA 15219-3458
14976295	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15006125	+ EDI: ATTWIREBK.COM	Aug 13 2024 03:45:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+ Email/Text: bankruptcy@rentacenter.com	Aug 12 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14976287	+ EDI: LCIBAYLN		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 12, 2024

Form ID: 3180W

Total Noticed: 41

		Aug 13 2024 03:45:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
15005556	+ EDI: LCIBAYLN		
		Aug 13 2024 03:45:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14976288	EDI: CAPITALONE.COM		
		Aug 13 2024 03:45:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15483136	Email/Text: BKBCNMAIL@carringtonms.com		
		Aug 12 2024 23:58:00	Wilmington Savings Fund Society, FSB, 1600 S. Douglass Road, Anaheim, CA 92806
15185546	Email/Text: BKBCNMAIL@carringtonms.com		
		Aug 12 2024 23:58:00	Wilmington Savings Fund Society, FSB, ET AL, c/o Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062
14998204	EDI: CAPITALONE.COM		
		Aug 13 2024 03:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976289	+ Email/Text: bankruptcy@credencerm.com		
		Aug 12 2024 23:59:10	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14976290	+ EDI: CCS.COM		
		Aug 13 2024 03:45:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+ EDI: CBS7AVE		
		Aug 13 2024 03:45:00	Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+ Email/Text: kburkley@bernsteinlaw.com		
		Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15719472	+ EDI: HFC.COM		
		Aug 13 2024 03:45:00	HSBC Bank USA, N.A., P.O. Box 9, Buffalo, NY 14240-0009
14995484	+ EDI: IRS.COM		
		Aug 13 2024 03:45:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14995485	+ Email/Text: Bankruptcy@keystonecollects.com		
		Aug 12 2024 23:58:00	Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
14995486	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 12 2024 23:58:00	PNC Mortgage, Po Box 8807, Dayton, OH 45401
14976293	+ Email/Text: bknotices@professionalcredit.com		
		Aug 12 2024 23:59:00	Professional Credit Se, 2892 Crescent Ave, Eugene, OR 97408-7397
14995487	+ Email/Text: admin@rsgcollect.com		
		Aug 12 2024 23:58:00	Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995489	+ Email/PDF: clerical@simmassociates.com		
		Aug 13 2024 00:19:24	SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995490	Email/Text: amieg@stcol.com		
		Aug 12 2024 23:58:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
14985484	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 12 2024 23:59:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14976294	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 12 2024 23:59:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
14995491	EDI: SYNC		
		Aug 13 2024 03:45:00	Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
14995492	^ MEBN		
		Aug 12 2024 23:49:11	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15007617	EDI: AIS.COM		
		Aug 13 2024 03:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+ EDI: VERIZONCOMB.COM		
		Aug 13 2024 03:44:00	Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Aug 12, 2024

Form ID: 3180W

Total Noticed: 41

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995494	##+	ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10